



CLEAN COPY OF NEW CLAIMS

Prior to the examination on the merits, please add the following two claims:

81. A system, comprising:

- (a) a plurality of separate user registration databases, each storing a plurality of user identifications, including user account reference information;
- (b) a provider interface, through which a plurality of providers issue requests to post a transaction to a particular user account, without requiring knowledge of a respective user identity;
- (c) a settlement server, receiving said requests, accessing at least one of said user registration databases, and communicating said request and an user identity to one of a plurality of user account databases; and
- (d) said user registration databases and said user account databases being independent and remotely located with respect to each other.

82. A method, comprising:

- (a) recording a user identification, including user account reference information, into one of a plurality of separately maintained user registration databases;
- (b) issuing a request to post a transaction to a particular user account, without requiring knowledge of a respective user identity by a posting party;
- (c) at a settlement server:
  - (i) receiving the request from the posting party,
  - (ii) accessing at least one of the user registration databases, and

- (iii) communicating the request and an user identity to corresponding one of a plurality of user account databases; and
- (d) independently maintaining the user registration databases and the user account databases at remote locations.